| Calender Year 2014 NH Marketplace (Exchange) Individual Dental Plans Revised November 7, 2013 |                  |                           |                         |                           |                    |                     |                           |                           |
|---|------------------|---------------------------|-------------------------|---------------------------|--------------------|---------------------|---------------------------|---------------------------|
| Plan ID/<br>Form Schedue #  | 57601NH0400001   | 57601NH0400052            | 57601NH0420001          | 57601NH0420052            | 87701NH0100001     | 87701NH0090001      | 87701NH0080001            | 87701NH0070001            |
| Company Name  | Anthem           | Anthem                    | Anthem                  | Anthem                    | Delta Dental       | Delta Dental        | Delta Dental              | Delta Dental              |
| Plan Name   | Pediatric Dental | Pediatric Dental Enhanced | Dental Family           | Dental Family Enhanced    | Pediatric Low Plan | Pediatric High Plan | Family Low Plan           | Family High Plan          |
| Form Schedule<br>Item #   | 4 & 10           | 5 & 11                    | 8 & 14                  | 9 & 15                    | 1                  | 1                   | 1                         | 1                         |
| Plan Variation Name   | Low              | High                      | High                    | High                      | Low                | High                | Low                       | High                      |
| Deductible-Individual (age 19 & over)   | none             | none                      | \$50                    | \$50                      | \$150              | \$50                | \$150                     | \$50                      |
| SERFF Tracking Number   | ANTV-129035381   | ANTV-129035381            | ANTV-129035381          | ANTV-129035381            | NEDD-129100519     | NEDD-129100498      | NEDD-129100395            | NEDD-129100525            |
| Issuer Actuarial Value  | 70.00%           | 85.00%                    | 85.00%                  | 85.00%                    | 71.50%             | 86.30%              | 71.50%                    | 86.30%                    |
| Pediatric Preventive<br>Services  | 90%              | 100%                      | 90%                     | 100%                      | 100%               | 100%                | 100%                      | 100%                      |
| Pediatric Basic Services  | 60%              | 80%                       | 60%                     | 80%                       | 60%                | 80%                 | 60%                       | 80%                       |
| Pediatric Major Services  | 50%              | 50%                       | 50%                     | 50%                       | 50%                | 50%                 | 50%                       | 50%                       |
| Pediatric Necessary Ortho Care  | 50%              | 50%                       | 50%                     | 50%                       | 50%                | 50%                 | 50%                       | 50%                       |
| Waiting Period for<br>Necessary Child Ortho Care  | 12 months        | 12 months                 | 12 months               | 12 month                  | 24 months*         | 24 months*          | 24 months*                | 24 months*                |
| Pediatric Cosmetic Ortho<br>Care Lifetime Max   | n/a              | n/a                       | \$1,000                 | \$1,000                   | n/a                | n/a                 | n/a                       | n/a                       |
| Max Pediatric Out of<br>Pocket<br>(1 child/2 or more)   | \$700/\$1,400    | \$700/\$1,400             | \$700/\$1,400           | \$700/\$1,400             | \$700/\$1,400      | \$700/\$1,400       | \$700/\$1,400             | \$700/\$1,400             |
| Office Visit Copay  | n/a              | n/a                       | n/a                     | n/a                       | \$30               | \$15                | \$30                      | \$15                      |
| Age 19 & over Preventive<br>Services  | n/a              | n/a                       | 100%                    | 100%                      | n/a                | n/a                 | 100%                      | 100%                      |
| Age 19 & over Basic<br>Services   | n/a              | n/a                       | 50%                     | 80%                       | n/a                | n/a                 | 60%                       | 80%                       |
| Age 19 & over Major<br>Services   | n/a              | n/a                       | 30%                     | 50%                       | n/a                | n/a                 | 50%                       | 50%                       |
| Age 19 & over Ortho Care  | n/a              | n/a                       | n/a                     | n/a                       | n/a                | n/a                 | n/a                       | n/a                       |
| Benefit Maximum - age 19 and over   | n/a              | n/a                       | \$750 per covered adult | \$1,000 per covered adult | n/a                | n/a                 | \$1,000 per covered adult | \$1,000 per covered adult |
| Waiting Period for age 19<br>& over Basic Restorative   | n/a              | n/a                       | 6 months                | 6 months                  | n/a                | n/a                 | 3 months                  | 3 months                  |
| Waiting Period for age 19<br>& over Major Services  | n/a              | n/a                       | 12 months               | 12 months                 | n/a                | n/a                 | 6 months                  | 6 months                  |

<sup>\*</sup> If plan is replacing an existing dental plan that coveres the services to which the waiting period applies, the waiting period will be waived, where applicable, for enrolless whose effective date of coverage coincides with the original effective date of this plan

Service percentages are based on Participating Dentists

Percentages for non-Participating Dentists will be different, if coverage is provided (Anthem provided out of network benefits/Delta Dental does not offer out of network benefits including Deltas's Premier Network)

Read certificate, outline of coverage and policy very carefully before receiving services
Delta Dental's network is their "Preferred" network only and does not include their "Premier" Dentists.

Medical plans embedded with Dental carry a Medical & Dental combined Out of Pocket Max. Stand alone Dental plans carry the "Essential Health Benefit" Pediatric Out of Pocket Max of \$700/\$1,400